

**DEPARTMENT OF INSURANCE, FINANCIAL
INSTITUTIONS AND PROFESSIONAL REGISTRATION**

P.O. Box 690, Jefferson City, Mo. 65102-0690

RECEIVED
AUG 17 2009
DEPT OF INSURANCE
FINANCIAL INSTITUTIONS &
PROFESSIONAL REGISTRATION

IN RE: James Payne

Our File Number 09A000221

1440 E. Primrose

Springfield, Missouri 65804

VOLUNTARY FORFEITURE

It is hereby agreed by James Payne and the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, John Huff is the duly appointed Director of the Department of Insurance, Financial Institutions and Professional Registration, State of Missouri (hereinafter, Director) whose duties, pursuant to Chapters 374, 375 and 381 RSMo, include the supervision and regulation of the business of insurance;

WHEREAS, the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration is charged with investigating producers and companies engaged in the business of insurance pursuant to Section 374.085, RSMo and is authorized by

the Director to recommend enforcement action under the laws relating to insurance.

WHEREAS, James Payne is licensed as an insurance producer by the Department of Insurance, Financial Institutions and Professional Registration, pursuant to Chapters 374, 375 and 381, RSMo;

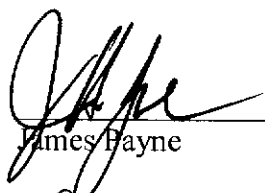
WHEREAS, the investigation has revealed that James Payne drafted and distributed marketing materials that described as "total" an amount that did not include the search fee in violation of 20 CSR 500-7.050 (3) , subjecting him to enforcement action by the Director;

WHEREAS, James Payne has been informed of the nature of his violation, of his right to counsel and of his right to contest any attempt by the Department of Insurance, Financial Institutions and Professional Registration, to discipline his insurance producer license, or to recover whatever penalties or other monetary relief as may be provided for by statute, and states that it understands his rights to contest any such actions;

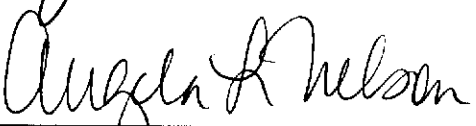
NOW, THEREFORE, in lieu of the institution by the Department of Insurance, Financial Institutions and Professional Registration of any action to revoke or suspend the insurance producer license of James Payne or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, James Payne, does hereby voluntarily and knowingly surrender and forfeit the sum of one hundred fifty dollars (\$150.00), such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

James Payne shall submit this sum to the Department of Insurance, Financial Institutions and Professional Registration, by cashier's check or money order made payable to the Missouri State School Fund no later than August 21, 2009.


DATED: 8/12/09


James Payne

DATED: 8/25/09


Angela L. Nelson, Division Director
Consumer Affairs Division

DATED: 9.1.09


John M. Huff, Director
Missouri Department of Insurance, Financial
Institutions and Professional Registration

Return to:
Department of Insurance
Kathleen E. Jolly
P O Box 4001
Jefferson City, MO 65102